

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Daniel William McCarthy  
Christina Nichole McCarthy  
Debtors

Case No. 23-60412-jpg  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0647-6  
Date Rcvd: Apr 12, 2023

User: lbald  
Form ID: 309I

Page 1 of 2  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:**

Recip ID	Recipient Name and Address
db/db	+ Daniel William McCarthy, Christina Nichole McCarthy, 645 Shelby- Ontario Road, Mansfield, OH 44906-1033
tr	+ Dynele L Schinker-Kuharich, Office of the Chapter 13 Trustee, 200 Market Avenue North, Ste. LL30, Canton, OH 44702-1434
27486022	+ 12 The Bank of Missouri, Attn: Bankruptcy, 916 N. Kings Hwy, Perryville, MO 63775-1204
27486023	+ Acima Credit Rent a Center, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
27486024	+ Acima Digital LLC Rent a Center, Attn Bankruptcy, 5501 Headquarters Dr., Plano, TX 75024-6191
27486025	+ Acima Rent a Center, Acima Digital LLC, 5501 Headquarters Drive, Plano, TX 75024-6191
27486026	+ Advance America, 528 Davidson Street, Mansfield, OH 44907-1843
27486027	Akron Childrens Hospital, PO Box 74477, Cleveland, OH 44194-0577
27486029	+ Boz Properties, 454 Baytree Dr., Miramar Beach, FL 32550-7868
27486033	CMRE Financial Services, INC, Bankruptcy, PO BOx 631893, Cincinnati, OH 45263-1893
27486034	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Ohio, Revenue Recovery, PO Box 117, Columbus, OH 43216
27486032	City of Ontario, 555 Stumbo Rd, Mansfield, OH 44906-1259
27486038	+ DRS, 157 S. Main Street, Mansfield, OH 44902-7955
27486039	+ Eagle Loan Company Ohio, Attn: Bankruptcy, 331 Lexington Springmill Road, Suite 135, Ontario, OH 44906-1373
27486040	+ First National Bank of Pasco, Attn: Bankruptcy, 13315 U South Highway 301, Dade City, FL 33525-5455
27486043	+ Lindalee Strain, 231 Clare Rd, Mansfield, OH 44906-1363
27486044	+ Mid Ohio Emergency Physicians, Attn: Bankruptcy, 335 Glessner Ave, Mansfield, OH 44903-2269
27486047	RIverside Radiology, Bankruptcy, PO Box 631893, Cincinnati, OH 45263-1893
27486048	+ Show Place #016, 1040 Ashland Road, Mansfield, OH 44905-2157
27486049	Spectrum, PO Box 6030, Carol Stream, IL 60197-6030

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jc@jcelgin.com	Apr 12 2023 20:31:00	Jonathon Carl Elgin, JC Elgin Co., LPA, 6 Water St., Shelby, OH 44875
ust	+ Email/Text: ustpreion09.cl.ecf@usdoj.gov	Apr 12 2023 20:32:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27486028	+ Email/Text: Kporter@avitaahs.org	Apr 12 2023 20:32:00	Avita Health System, 269 Portland Way S, Galion, OH 44833-2312
27486050	Email/Text: fwdbctl@spotloan.com	Apr 12 2023 20:31:44	Spotloan, PO Box 720, Belcourt, ND 58316
27486030	+ EDI: CAPIO.COM	Apr 13 2023 00:27:00	Capio Partners, LLC, PO Box 3498, Sherman, TX 75091-3498
27486031	+ EDI: CAPITALONE.COM	Apr 13 2023 00:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27486035	+ Email/Text: ebnotifications@creditacceptance.com	Apr 12 2023 20:31:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331

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27486036	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 12 2023 20:39:52	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
27486037	+ Email/Text: electronicbkydocs@nelnet.net	Apr 12 2023 20:32:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
27486041	EDI: IRS.COM	Apr 13 2023 00:27:00	IRS, Central Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
27486045	+ Email/Text: bankruptcy@ncaks.com	Apr 12 2023 20:31:00	National Credit Adjust, Attn: Bankruptcy, 327 West 4th Ave., PO Box 3023, Hutchinson, KS 67504-3023
27486046	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 12 2023 20:32:00	Ohio Edison, 76 S Main St., Akron, OH 44308-1817
27486051	+ Email/Text: bankruptcy@springoakscapital.com	Apr 12 2023 20:31:00	Spring Oak Cap, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
27486052	+ EDI: VERIZONCOMB.COM	Apr 13 2023 00:27:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
27486042		Lendmark

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Dynele L Schinker-Kuharich	DLSK@Chapter13Canton.com dschinkerkuharich@ecf.epiqsystems.com
Jonathon Carl Elgin	on behalf of Debtor Daniel William McCarthy jc@jcelgin.com elgin.jonathonc.r116646@notify.bestcase.com
Jonathon Carl Elgin	on behalf of Debtor Christina Nichole McCarthy jc@jcelgin.com elgin.jonathonc.r116646@notify.bestcase.com

TOTAL: 3

**Information to identify the case:**

Debtor 1:	<u>Daniel William McCarthy</u>	Social Security number or ITIN: xxx-xx-5352
	First Name Middle Name Last Name	EIN: _-_-
Debtor 2:	<u>Christina Nichole McCarthy</u>	Social Security number or ITIN: xxx-xx-2096
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _-_-
United States Bankruptcy Court:	Northern District of Ohio	Date case filed for chapter: 13 4/11/23
Case number:	23-60412-jpg	

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Daniel William McCarthy	Christina Nichole McCarthy
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	645 Shelby- Ontario Road Mansfield, OH 44906	645 Shelby- Ontario Road Mansfield, OH 44906
<b>4. Debtor's attorney</b> Name and address	Jonathon Carl Elgin JC Elgin Co., LPA 6 Water St. Shelby, OH 44875	Contact phone 567-275-1040 Email: jc@jcelgin.com
<b>5. Bankruptcy trustee</b> Name and address	Dynele L Schinker-Kuharich Office of the Chapter 13 Trustee 200 Market Avenue North, Ste. LL30 Canton, OH 44702	Contact phone 330-455-2222 Email: DLSK@Chapter13Canton.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> <a href="https://pacer.uscourts.gov">www.ohnb.uscourts.gov</a>	United States Bankruptcy Court Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton, OH 44702	Hours open: 9:00 AM - 4:00 PM Contact phone 330-458-2120 Date: 4/12/23

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 17, 2023 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Location:</b> <b>341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.</b>  <b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>												
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 7/17/23</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 6/20/23</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 10/10/23</b></td> </tr> <tr> <td><b>Deadline to File an Objection to Confirmation:</b></td> <td><b>Filing Deadline: 7 days before the confirmation hearing date.</b></td> </tr> </table> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Effective February 1, 2019, the Electronic Proof of Claim (ePOC) filing program is available on the court's website for all users to file a Proof of Claim, Amended Proof of Claim, Withdrawal of Claim, and Supplement to a Claim. A login/password is <b>not</b> required to use ePOC. Parties not represented by an attorney and registered CM/ECF filers may use this service. Access and instructions for ePOC filing are available in the ECF and Case Info section of the court website at <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a> . Parties who would like to file a Proof of Claim manually may obtain a Proof of Claim form (Official Form B410) from the Forms page of the United States Court's website at <a href="http://www.uscourts.gov">www.uscourts.gov</a> , or at any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 7/17/23</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 6/20/23</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/10/23</b>	<b>Deadline to File an Objection to Confirmation:</b>	<b>Filing Deadline: 7 days before the confirmation hearing date.</b>
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**9. Filing of plan**	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately. The hearing on confirmation will be held on:  **6/14/23 at 02:00 PM** , Location: **U.S. Bankruptcy Court, Courtroom, Ralph Regula U.S. Courthouse, 401 McKinley Ave SW, Canton, OH 44702**
**10. Creditors with a foreign address**	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
**11. Filing a chapter 13 bankruptcy case**	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
**12. Exempt property**	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
**13. Discharge of debts**	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.